

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re U.S. Patent Application of:
Thomas G. Siska

Examiner: Nga B. Nguyen

Art Unit: 2164

Application No.: 09/995,955
Confirmation No.: 1158
U.S. Filing Date: November 28, 2001

For: Loan Product and Collaborative System and
Method for Providing and Monitoring a
Financial Product

**TRANSMITTAL OF SUPPLEMENTAL INFORMATION DISCLOSURE
STATEMENT PURSUANT TO 37 C.F.R. §§ 1.97 AND 1.98**

Dear Sir:

Applicant submits herewith Form PTO/SB/08a, "Information Disclosure Statement by Applicant."

The Examiner is requested to consider carefully the complete text of the listed references in connection with the examination of this application. It is requested that the listed references be made of record and included in the "References Cited" portion of any patent issuing from this application.

Pursuant to the Notice from the U.S. Patent and Trademark Office ("PTO") dated October 12, 2004, the PTO has waived the requirement under 37 C.F.R. § 1.98(a)(2)(i) requiring submission of a copy of each cited U.S. patent and each cited U.S. patent application for all applications regardless of filing date and for all international applications entering the national stage under 35 U.S.C. § 371 regardless of U.S. filing date.

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Since this Supplemental Statement is being filed after the mailing date of a first Official Action on the merits but before the mailing date of a final Official Action on the merits, Applicant authorizes the PTO to debit our Deposit Account No. 50-2803 for any payment with regard to the above communication.

Respectfully submitted,

Date: February 21, 2008

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